



Order Filed on October 17, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

215-627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor: HSBC Bank
USA, National Association as Trustee for DMSI
Mortgage Loan Trust, Series 2004-3 Mortgage
Pass Through Certificates

In Re:

Mohammed G Rabbani

Debtor

Case No.: 24-16102 JKS

Hearing Date: 10/10/2024 @ 8:30 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2), is hereby
ORDERED.

DATED: October 17, 2024

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Mohammed G Rabbani

Case No.: 24-16102 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates, holder of a mortgage on real property located at 66-68 Front Street, Paterson, NJ, 07522, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this matter being resolved pursuant to the following terms:

It **ORDERED, ADJUDGED and DECREED** that Debtor shall to obtain a loan modification by January 31, 2025, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Mohammed G Rabbani
Debtor

Case No. 24-16102-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 17, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Mohammed G Rabbani, 68 Front Street, Paterson, NJ 07522-1449 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Denise E. Carlon | on behalf of Creditor HSBC Bank USA National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Steven D. Pertuz | on behalf of Debtor Mohammed G Rabbani pertuzlaw@verizon.net g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4